

**Information to identify the case:**

Debtor 1	<u>Debra L. Hadgkiss</u>	Social Security number or ITIN	xxx-xx-2140
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-23796-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Debra L. Hadgkiss

10/18/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Debra L. Hadgkiss  
 Debtor

Case No. 19-23796-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db  
 518354560 +Debra L. Hadgkiss, 600 Willow Grove Street, Hackettstown, NJ 07840-1714  
 518354561 +ACS Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862  
 518354562 Advanced Vascular Associates, 131 Madison Avenue, Morristown, NJ 07960-7360  
 518354562 Advocare Skylands Orthopaedics, PO Box 3001, Voorhees, NJ 08043-0598  
 518354564 +Anesthesia Associate, c/o David B. Watner, 1129 Bloomfield Avenue, Suite 208,  
 Caldwell, NJ 07006-7123  
 518354565 +Anesthesia Associates of Morristown, PO Box 24002, Newark, NJ 07101-0410  
 518354566 Atlantic Health System, PO Box 21385, New York, NY 10087-1385  
 518354567 +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457  
 518354568 +B & B Collections, Inc, PO Box 2137, Toms River, NJ 08754-2137  
 518354575 +CMRE Financial Services, Inc, 3075 E. Imperial Hwy, #200, Brea, CA 92821-6753  
 518354570 +Cardiovascular Health Consultants, PA, PO Box 1259, Dept 88679, Oaks, PA 19456-1259  
 518354571 +Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423  
 518354577 +Gagnon Cardiovascular Institute, Level C, 100 Madison Avenue, Morristown, NJ 07960-6136  
 518354583 +HSS Collection Agency LLC, PO Box 116, Cliffside Park, NJ 07010-0116  
 518354579 +Hackettstown Emergency Associates, PO Box 3012, Wilmington, DE 19804-0012  
 518354580 +Hackettstown IMA, PO Box 5942, Parsippany, NJ 07054-6942  
 518354581 +Hackettstown Medical Center, PO Box 2, Hackettstown, NJ 07840-0002  
 518354582 +Hackettstown Radiology Assoc, c/o Remex Inc, 307 Wall St., Princeton, NJ 08540-1515  
 518354586 +ID Associates PA, 105 Raider Blvd, Suite 101, Hillsborough, NJ 08844-1528  
 518354593 +MRI Assoc. of Hackettstown, 657 Willow Grove Street, Hackettstown, NJ 07840-1868  
 518354590 +Medical Care Associates, 137 Mountain Ave, Hackettstown, NJ 07840-2390  
 518354591 Mid Atlantic Surgical Associates, PO Box 48229, Newark, NJ 07101-8429  
 518354592 Morris Imaging Associates PA, PO Box 6750, Portsmouth, NH 03802-6750  
 518354595 +NJAPMC Hackettstown, P.O. Box 5982, Parsippany, NJ 07054-6982  
 518354596 +North Jersey Sports Medicine, c/o Pressler and Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 518354597 +O'Brien & Taylor, 175 Fairfield Avenue, Caldwell, NJ 07006-6415  
 518354598 +Orthopedic Institute of New Jersey, PO Box 4812, Lancaster, PA 17604-4812  
 518354599 Quest Diagnostics Incorporated, PO Box 71304, Philadelphia, PA 19176-1304  
 518354600 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 518354603 Skylands Vascular Specialists, 100 Mountain Court, Hackettstown, NJ 07840-2300  
 518354604 +Unifund CCR LLC, c/o Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Tpke, Suite 220,  
 Syosset, NY 11791-4449  
 518354605 Van Ru Credit Corporation, Payment Processing Center, PO Box 46249,  
 Lincolnwood, IL 604640249  
 518354608 Warren Hospital, PO Box 824039, Philadelphia, PA 19182-4039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 19 2019 02:24:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 19 2019 02:24:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +E-mail/Text: bankruptcy@huntington.com Oct 19 2019 02:24:32 The Huntington National Bank,  
 3 Cascade Plaza, Akron, OH 44308-1124

518354563 +E-mail/Text: bankruptcy@affinityfcu.com Oct 19 2019 02:23:52  
 Affinity Federal Credit Union, PO Box 621, Basking Ridge, NJ 07920-0621

518354569 E-mail/Text: clientrep@capitalcollects.com Oct 19 2019 02:25:52 Capital Collection Service,  
 PO Box 150, West Berlin, NJ 08091

518354572 +E-mail/Text: bankruptcy@certifiedcollection.com Oct 19 2019 02:24:18  
 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750

518354573 EDI: CHASE.COM Oct 19 2019 05:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 518354574 EDI: CHASE.COM Oct 19 2019 05:38:00 Chase Cardmember Service, PO Box 15153,  
 Wilmington, DE 19886-5153

518354576 EDI: BLUESTEM Oct 19 2019 05:38:00 FINGERHUT/ WEBBBANK, 6250 RDGEWOOD ROAD,  
 Saint Cloud, MN 56303-0820

518354584 +E-mail/Text: bankruptcy@huntington.com Oct 19 2019 02:24:32 Huntington Mortgage,  
 PO Box 182440, Columbus, OH 43218-2440

518354585 +EDI: IIC9.COM Oct 19 2019 05:38:00 IC System Inc, PO Box 64437,  
 Saint Paul, MN 55164-0437

518354588 +EDI: CHASE.COM Oct 19 2019 05:38:00 JPMCB CARD SERVICES, PO Box 15369,  
 Wilmington, DE 19850-5369

518354589 +E-mail/Text: bncnotices@becket-lee.com Oct 19 2019 02:23:32 Kohls/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115

518354594 +E-mail/Text: bankruptcydepartment@tsico.com Oct 19 2019 02:25:28 NCO Financial Services/99,  
 PO Box 15636, Wilmington, DE 19850-5636

518354601 EDI: DRIV.COM Oct 19 2019 05:38:00 Santander Consumer USA, PO Box 105255,  
 Atlanta, GA 30348-5255

518354602 EDI: CBS7AVE Oct 19 2019 05:38:00 Seventh Avenue, 1112 Seventh Avenue,  
 Monroe, WI 535661364

518354607 EDI: CHASE.COM Oct 19 2019 05:38:00 Visa, PO Box 660786, Dallas, TX 752660786  
 TOTAL: 17

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 50

Date Rcvd: Oct 18, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518354587 James Hadgkiss  
518354578 ##+Hackettstown Diagnostics Imaging, 254B Mountian Avenue, Suite 102,  
Hackettstown, NJ 07840-2413  
518354606 ##+Van Ru Credit Corporation, PO Box 1027, Skokie, IL 60076-8027

TOTALS: 1, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Joan Sirkis Warren on behalf of Debtor Debra L. Hadgkiss joan@joanlaverylaw.com  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
NJ95@ecfcbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
Kevin Gordon McDonald on behalf of Creditor The Huntington National Bank  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5